

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Rosa Davila
Porfirio Davila, Jr.**Case No.: **18-17544**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: R D Initial Co-Debtor P D

Part 1: Payment and Length of Plan

- a. The debtor shall pay 352.99 Monthly* to the Chapter 13 Trustee, starting on ____ for approximately 84 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Candyce SMith-Sklar	Attorney Fees	1,900.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Santander Consumer USA	2012 Volkswagen GTI 96,500 miles Santander 589/month	22,105.00	7,500.00	None	7,500.00	4.50	8,023.94

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ■ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ■ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Motor Credit Co	0.00	Monthly payments: \$380.00	NO Arrearage	0.00

Part 7: Motions ■ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local

form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Santander Consumer USA	2012 Volkswagen GTI 96,500 miles Santander 589/month	22,105.00	7,500.00	7,500.00	14,605.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan modified to pay 100% to creditors. Debtor is paying in the value of her property (gift of equity) which she inherited upon the death of her father. Plan extended out to 84-months due to negative impact of covid-19	Modified to pay 100% plan. Debtor will be paying in the value of her property (gift of equity) which she inherited upon the death of her father. Plan extended out to 84-months due to negative impact of covid-19

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$352.99 per month for 36 months, then \$991.95 per month for 48 months

Student loans to be paid outside of plan
plan extended out to 84-months due to negative impact of covid-19.
Plan to pay creditors at 100% due to gift of equity

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 27, 2021

/s/ Rosa Davila
Rosa Davila
Debtor

Date: April 27, 2021

/s/ Porfirio Davila, Jr.
Porfirio Davila, Jr.
Joint Debtor

Date April 27, 2021

/s/ Candyce SMith-Sklar

Candyce SMith-Sklar

Attorney for the Debtor(s)

In re:
Rosa Davila
Porfirio Davila, Jr.
Debtors

Case No. 18-17544-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 28, 2021

User: admin
Form ID: pdf901

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Total Noticed: 106

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	#+ Rosa Davila, Porfirio Davila, Jr., 21 Eggerts Crossing Road, Lawrence Township, NJ 08648-2803
517456721	+ American Coradius International LLC, 2420 Sweet home Road, Ste 150, Buffalo, NY 14228-2244
517456723	+ Arcadia, 645 Penn St, Reading, PA 19601-3559
517456724	+ Arcadia, PO Box 6768, Reading, PA 19610-0768
517456725	+ Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
517456726	+ BioReference LAB, 481 Edward H Ross Drive, Elmwood Park, NJ 07407-3128
517456727	+ Bucks. Mercer Pain & Rehab Institute, P., 1330 Calhaun Street, suite 5, Trenton, NJ 08638-4018
517456739	+ CCB Credit Services, Inc., 5300 S 6th Street, Springfield, IL 62703-5184
517456799	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Verve, P.O. Box 8099, Newark, DE 19714
517456728	+ Capital Health, One Capital Way, Pennington, NJ 08534-2520
517456729	+ Capital Health Advanced Imaging PC, PO Box 3246, Indianapolis, IN 46206-3246
517456730	+ Capital Health Medical Center- Hopewell, One Capital Way, Pennington, NJ 08534-2520
517456731	+ Capital Health Medical Center- Hopewell, PO Box 785831, Philadelphia, PA 19178-5831
517456732	+ Capital Health Medical Group, 3131 Princeton Pike Ste#208, Bldg 5, Lawrence Township, NJ 08648-2201
517456735	+ CapitalHealth, Attn: Patient Accounts, One Capital Way, Pennington, NJ 08534-2520
517456738	+ Cash Advance Now, PO Box 569, Hays, MT 59527-0569
517456740	+ Central Credit Services LLC, 9550 Regency Square Blvd, Suite 500, Jacksonville, FL 32225-8169
517456743	+ Comprehensive Neurology LLC, 1245 Whitehorse Mercerville Road Ste 415, Trenton, NJ 08619-3831
517557689	+ Credit Union of New Jersey, c/o Peter J. Liska. LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517456748	+ Cu Of Nj, Po Box 7921, Ewing, NJ 08628-0921
517456749	+ Dakota Lending d/b/a MyLoanSite, PO Box 50, Fort Thompson, SD 57339-0050
517456750	+ Delaware Valley Physical Therapy, 123 Franklin Corner Road, Ste 103, Lawrence Township, NJ 08648-2526
517456752	+ Dept of Ed/Navient, Claims Dept, Po Box 9400, Wilkes-Barr, PA 18773-9400
517456753	+ Equitableacc, 1200 Ford Road, Minnetonka, MN 55305-1616
517456754	+ Figiz Est. 1944, PO Box 77001, Madison, WI 53707-1001
517456758	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
517456760	+ Hamilton Physical Therapy, 1900 Arena Drive, Hamilton, NJ 08610-2426
517456761	+ Hy Cite/royal Prestige, 333 Holtzman Rd, Madison, WI 53713-2109
517456767	+ Mabt/confin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
517456768	+ Mark L. Nichter, P.C., 44 South Broadway, White Plains, NY 10601-4425
517456773	+ N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
517456776	+ Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
517456780	Plaingreen Loans, 600 Mack Road, Big Sandy, MT 59520
517456782	+ Princeton Family Care, 4 Princess Road. Suite 207, Lawrence Township, NJ 08648-2322
517456783	+ Princeton Family Care (010), 4 Princess Road, Suite 207, Lawrence Township, NJ 08648-2322
517456784	+ Professional Recovery Consultant, Inc., 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2450
517456785	+ Publishers Clearing House, PO box 6344, Harlan, IA 51593-1844
517456788	+ Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517522899	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
517456793	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
518286302	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517531079 + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517456794 + Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
517456795 + Trans-Continental Credit & Collection Co, PO Box 5055, White Plains, NY 10602-5055
517456796 + Trans-Continental Credit & Collection Co, PO Box 8500-1576, Philadelphia, PA 19178-0001
517456797 + Trenton Orthopaedic Group, P.A., Attn: 16112N, PO Box 14000, Belfast, ME 04915-4033
517456798 + Van Ru, 1350 E. Touhy Ave. Ste 300E, Des Plaines, IL 60018-3342

TOTAL: 47

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 28 2021 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 28 2021 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517456722	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	Amerimark Premier, Po Box 2845, Monroe, WI 53566-8045
517544951	+ Email/Text: documentfiling@lciinc.com	Apr 28 2021 21:03:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
517456734	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 21:21:55	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517456733	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 21:21:55	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517456736	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2021 21:21:50	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517456737	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2021 21:23:44	Carson Smithfield, LLC, PO box 9216, Old Bethpage, NY 11804-9016
517456741	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2021 21:05:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517456742	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2021 21:23:46	Comenity Capital Bank c/o PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517596560	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2021 21:05:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517456744	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 28 2021 21:05:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
517456745	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
517541026	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Country Door, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456746	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 28 2021 21:22:54	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517456747	+ Email/Text: bankruptcy@cunj.org	Apr 28 2021 21:05:00	Credit Union Nj/ml, Po Box 7921, Ewing, NJ 08628-0921
517456751	+ Email/PDF: pa_dc_ed@navient.com	Apr 28 2021 21:22:00	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517550335	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	Figi's Companies Inc, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456755	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 28 2021 21:06:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
517456756	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 28 2021 21:06:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN

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			56303-0820
517541023	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Ginny's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456759	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
517608426	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2021 21:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517456762	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2021 21:05:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
517456763	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2021 21:05:00	Jefferson Capital Systems, LLC, PO BOX 17210, Golden, CO 80402-6020
517456764	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	K. Jordan, P.O. Box 2809, Monroe, WI 53566-8009
517550372	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	K. Jordan, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456765	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2021 21:05:00	Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
517600785	Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2021 21:22:02	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517456766	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2021 21:22:58	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517600784	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2021 21:22:47	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517550332	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	Mason, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456769	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2021 21:23:45	Merrick Bank, PO Box 5000, Draper, UT 84020-5000
517456770	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2021 21:05:00	Midland Credit Management, Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517475872	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2021 21:05:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517456772	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
517456775	+ Email/PDF: pa_dc_claims@navient.com	Apr 28 2021 21:21:59	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517606726	Email/PDF: pa_dc_claims@navient.com	Apr 28 2021 21:21:59	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517456777	+ Email/Text: bankruptcy@oliphantfinancial.com	Apr 28 2021 21:05:00	Oliphant Financial Group, LLC, 2601 Cattlemen Road, Ste 300, Sarasota, FL 34232-6231
517456781	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 21:22:55	Portfolio Recovery Associates LLC, 140 Corporate Blvd., Norfolk, VA 23502
517574808	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 21:21:58	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
517456778	+ Email/Text: recovery@paypal.com	Apr 28 2021 21:03:00	PayPal, 2211 N. First Street, San Jose, CA 95131-2021
518183221	Email/Text: peritus@ebn.phinsolutions.com	Apr 28 2021 21:06:00	Peritus Portfolio Services LLC / Wollemi Acquisiti, PO Box 141419, Irving, Tx 75014-1419
518183222	Email/Text: peritus@ebn.phinsolutions.com	Apr 28 2021 21:06:00	Peritus Portfolio Services LLC / Wollemi

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Total Noticed: 106

Acquisiti, PO Box 141419, Irving, Tx 75014-1419,
Peritus Portfolio Services LLC / Wollemi, PO Box
141419, Irving, Tx 75014-1419

517456779	+ Email/Text: bankruptcypgl@plaingreenloans.com	Apr 28 2021 21:05:00	Plain Green Loans, 93 Mack Rd Ste 600, Po Box 270, Box Elder, MT 59521-0270
517599179	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2021 21:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517456786	+ Email/Text: bankruptcynotices@pch.com	Apr 28 2021 21:04:00	Publishers Clearing House, 101 Winners Circle, Port Washington, NY 11050-2218
517456787	+ Email/Text: bk@rgsfinancial.com	Apr 28 2021 21:03:00	RGS Financial, Inc., 1700 Jay Ell Drive STE 200, Richardson, TX 75081-6788
518140938	+ Email/Text: bncmail@w-legal.com	Apr 28 2021 21:05:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140939	+ Email/Text: bncmail@w-legal.com	Apr 28 2021 21:05:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517456789	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
517550432	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	Stoneberry, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456790	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:03:00	Stoneberry Credit, 1356 Williams Street, Chippewa Falls, WI 54729-1500
517456791	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2021 21:23:46	Synch/ccsycc, Po Box 96060, Orlando, FL 32896-0001
517459907	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2021 21:22:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517540993	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517456792	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2021 21:06:00	The Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
517456800	Email/Text: bankruptcytn@wakeassoc.com	Apr 28 2021 21:04:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
517456801	+ Email/Text: admin@rosebudlending.com	Apr 28 2021 21:06:00	Zocaloans, PO Box 1147, Mission, SD 57555-1147

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517456757	*+	FingerHut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517456771	*+	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517581254	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517456774	*+	N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
517524218	*+	Santander Consumer USA, Inc., POB 961245, Ft. Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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Date Rcvd: Apr 28, 2021

Form ID: pdf901

Total Noticed: 106

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Rosa Davila mail@njpalaw.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Porfirio Davila Jr. mail@njpalaw.com, r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6